

2004 MARICOPA COUNTY PREMIUM COSTS

HealthSelect Medical Plan

	Pay Period		Monthly	
	Full-Time	Part-Time	Full-Time	Part-Time
Employee	\$0.00	\$0.00	\$0.00	\$0.00
Emp & Spouse	\$15.84	\$15.84	\$31.67	\$31.67
Emp & Child(ren)	\$12.16	\$12.16	\$24.31	\$24.31
Emp & Family	\$36.16	\$36.16	\$72.32	\$72.32

CIGNA Medical Plans

	CIGNA HMO				CIGNA POS				CIGNA PPO			
	Pay Period		Monthly		Pay Period		Monthly		Pay Period		Monthly	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Employee	\$2.97	\$78.59	\$5.94	\$157.18	\$10.32	\$85.93	\$20.63	\$171.86	\$46.64	\$122.26	\$93.29	\$244.52
Emp & Spouse	\$29.47	\$83.21	\$58.93	\$166.42	\$44.20	\$97.94	\$88.39	\$195.88	\$116.82	\$170.56	\$233.65	\$341.12
Emp & Child(ren)	\$20.38	\$81.63	\$40.76	\$163.26	\$32.54	\$93.79	\$65.08	\$187.58	\$92.46	\$153.71	\$184.91	\$307.42
Emp & Family	\$46.99	\$86.30	\$93.98	\$172.60	\$66.53	\$105.83	\$133.06	\$211.66	\$162.74	\$202.05	\$325.49	\$404.10

Dental Plans

	Employer Dental Services (EDS)				United Concordia			
	Pre-Paid Dental				PPO Dental			
	Pay Period		Monthly		Pay Period		Monthly	
	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time
Employee	\$1.86	\$1.86	\$3.72	\$3.72	\$6.25	\$6.25	\$12.51	\$12.51
Emp & Spouse	\$3.56	\$3.56	\$7.12	\$7.12	\$13.79	\$13.79	\$27.58	\$27.58
Emp & Child(ren)	\$4.59	\$4.59	\$9.18	\$9.18	\$14.91	\$14.91	\$29.81	\$29.81
Emp & Family	\$5.38	\$5.38	\$10.76	\$10.76	\$19.17	\$19.17	\$38.33	\$38.33

Avesis Vision Option with Medical Waiver

	Pay Period	Monthly
Employee	\$3.42	\$6.83
Emp & Spouse	\$6.46	\$12.92
Emp & Child(ren)	\$7.04	\$14.08
Emp & Family	\$9.06	\$18.11

Dependent Life Insurance

	Option One	Option Two
Spouse	\$5,000	\$10,000
Children, live birth to 14 days	\$1,000	\$1,000
14 days to 19 years, 25 years if full-time student	\$2,500	\$5,000
Employee Cost Per Payday :	\$0.83	\$1.67
Employee Cost Per Month :	\$1.67	\$3.34

Actual premium deduction may vary by one or two cents due to rounding.

Full-Time: 60 hours or more per pay period

Part-Time: Between 40 – 59 hours per pay period

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Short-Term Disability Plan

Short-Term Disability Options	24 Pay Periods Rate
40% of Biweekly Base Salary*	\$0.0035
50% of Biweekly Base Salary*	\$0.0050
60% of Biweekly Base Salary*	\$0.0065
70% of Biweekly Base Salary*	\$0.0080

* \$2,000 bi-weekly maximum benefit

Short-Term Disability Example

Annual Salary: \$25,000	40%	50%	60%	70%
Multiply Annual Base Salary by Rate	\$25,000	\$25,000	\$25,000	\$25,000
Multiplier to determine annual premium	X 0.0035	X 0.0050	X 0.0065	X 0.0080
Annual Premium	\$87.50	\$125.00	\$162.50	\$200.00
Divide Annual Premium by 24 pay periods to determine payroll deduction	\$87.50 ÷ 24	\$125.00 ÷ 24	\$162.50 ÷ 24	\$200.00 ÷ 24
Payroll Deduction for 24 pay periods ONLY	\$3.65	\$5.21	\$6.77	\$8.33

Supplemental Life Insurance

5 Year Age Categories	Employee Cost per Payday Per \$1,000 of Coverage	Employee Cost per Payday Per \$1,000 of Coverage
	Smoker Multiplier	Non-Smoker Multiplier
Under 25	\$0.0475	\$0.0340
25-29	\$0.0500	\$0.0380
30-34	\$0.0540	\$0.0460
35-39	\$0.0855	\$0.0500
40-44	\$0.1170	\$0.0620
45-49	\$0.2195	\$0.1015
50-54	\$0.3935	\$0.1765
55-59	\$0.4005	\$0.2240
60-64	\$0.6125	\$0.3725
65-69	\$0.7475	\$0.5225
70 and older	\$1.2175	\$0.9575

Supplemental Life Insurance Example

1. Take your annual base salary – Example: \$24,500					
2. Round up to the nearest \$1,000 and then multiply	1 X Salary	2 X Salary	3 X Salary	4 X Salary	5 X Salary
	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000
3. Take the Salary amount and divide by \$1,000	25	50	75	100	125
4. Refer to the Supplemental Life Insurance table above to find your age category and cost multiplier					
5. Multiply the results from the calculation in Step 3 by the multiplier.					
Example: Age 37	Multiplier for Smoking		Multiplier for Non-Smoking		Coverage Amount
	\$0.085500		\$0.050000		
1 X Salary	\$0.0855 X 25 = \$2.14		\$0.0500 X 25 = \$1.25		\$25,000
2 X Salary	\$0.0855 X 50 = \$4.28		\$0.0500 X 50 = \$2.50		\$50,000
3 X Salary	\$0.0855 X 75 = \$6.41		\$0.0500 X 75 = \$3.75		\$75,000
4 X Salary	\$0.0855 X 100 = \$8.55		\$0.0500 X 100 = \$5.00		\$100,000
5 X Salary	\$0.0855 X 125 = \$10.69		\$0.0500 X 125 = \$6.25		\$125,000

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